

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-23432-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

MONICA KOSTADINOV  
aka Monica Zuniga  
77 PALMER DRIVE  
Livingston, NJ 07039

Social Security No.:  
xxx-xx-8798

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/27/18.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: December 27, 2018

JAN: mcp

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 MONICA KOSTADINOV  
 Debtor

Case No. 18-23432-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 148Page 1 of 3  
Total Noticed: 58

Date Rcvd: Dec 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2018.

db +MONICA KOSTADINOV, 77 PALMER DRIVE, Livingston, NJ 07039-1314  
 none +77 Palmer LLC, c/o Kessler Law, LLC, 354 Eisenhower Parkway, Plaza I, Suite 2250,  
       Livingston, NJ 07039, UNITED STATES OF AMERICA 07039-1022  
 cr +U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Stern & Eisenberg, PC,  
       1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
 cr +US Bank Trust, NA, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100,  
       Boca Raton, FL 33487-2853  
 517827499 +A/R Solutions, 1105 Schrock Road, Ste. 502, Columbus, OH 43229-1174  
 517827503 +ARS, PO Box 459079, Fort Lauderdale, FL 33345-9079  
 517628343 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
 517823102 +Alejandro Pacheco, c/o David E. Gray, Esq., 9 Alexandria Drive,  
       East Hanover, NJ 07936-2407  
 517645919 +Alpha Health Associates, LLC., c/o Pressler, Felt & Warshaw, LLP., 7 Entin Road,  
       Parsippany NJ 07054-5020  
 517823103 +Antonio Hernandez, 798 Mt. Prospect Ave., Apt. 3, Newark, NJ 07104-3223  
 517823104 +Artisan Bakers Group, LLC, c/o Indik & McNamara, 1100 Cornwall Road, Ste. 203,  
       Monmouth Junction, NJ 08852-2441  
 517827505 +Awa Collections, 100 Church Street, Dickson, TN 37055-1826  
 517628344 +Awa Collections, Attn: Banrkuptcy, 100 Church Street, Diskson, TN 37055-1826  
 517827507 +Caliber Home Loans, Inc., PO Box 24610, Oklahoma City, OK 73124-0610  
 517816236 +Citibank, N.A., Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357  
 517816237 +Citibank, N.A., Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006,  
       Citibank, N.A., Fay Servicing, LLC 75006-3357  
 517827509 +EOS CCA, PO Box 439, Norwell, MA 02061-0439  
 517823105 +Emamelle Ferreira Souza, 280 Keanry Ave., Apt. 3, Kearny, NJ 07032-2505  
 517628347 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
 517823106 +Felipe Franca, 280 Keanry Ave., Apt. 2, Kearny, NJ 07032-2505  
 517823108 +Glenda Hernandez, 798 Mt. Prospect Ave., Apt. 2, Newark, NJ 07104-3223  
 517823109 +Karla Gomez & Dana's Restaurant, 798 Mt. Prospect Ave., 1st Floor, Newark, NJ 07104-3223  
 517823110 +Michael Ruane, 8 Maple Lane, Essex Fells, NJ 07021-1002  
 517628349 +N J L & P S Credit Un, 225 E State St # Cn169, Trenton, NJ 08608-1800  
 517823111 +Pilar Benitez, 280 Keanry Ave., Apt. 1, Kearny, NJ 07032-2505  
 517823112 +Pressler, Felt & Washaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 517660184 +Summit Medical, Simon's Agency Inc, PO Box 5026, Syracuse NY 13220-5026  
 517768413 +US Bank Trust N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
       Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2018 23:24:50 U.S. Attorney, 970 Broad St.,  
       Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 27 2018 23:24:47 United States Trustee,  
       Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
       Newark, NJ 07102-5235  
 cr +EDI: DRIV.COM Dec 28 2018 03:43:00 Santander Consumer USA Inc., PO Box 961245,  
       Fort Worth, TX 76161-0244  
 cr +EDI: RMSC.COM Dec 28 2018 03:43:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
       PO BOX 41021, Norfolk, VA 23541-1021  
 517628341 +E-mail/Text: bankruptcies@amerassist.com Dec 27 2018 23:25:55 AmerAssist A/R Solutions,  
       Attn: Bankruptcy, 1105 Schrock Rd, Ste 502, Columbus, OH 43229-1174  
 517744310 EDI: BECKLEE.COM Dec 28 2018 03:43:00 American Express National Bank,  
       c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517628342 +EDI: AMEREXPR.COM Dec 28 2018 03:43:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
       El Paso, TX 79998-1540  
 517827501 +EDI: AMEREXPR.COM Dec 28 2018 03:43:00 Amex, PO Box 297871,  
       Fort Lauderdale, FL 33329-7871  
 517628345 EDI: BANKAMER.COM Dec 28 2018 03:43:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
       El Paso, TX 79998  
 517823107 EDI: BANKAMER.COM Dec 28 2018 03:43:00 FIA Card Services, N.A., 4161 Piedmont Parkway,  
       Greensboro, NC 27410  
 517827506 +EDI: BANKAMER2.COM Dec 28 2018 03:43:00 Bank of America, 100 North Tryon Street,  
       Charlotte, NC 28255-0001  
 517628346 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 27 2018 23:25:50 Caliber Home Loans,  
       Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330  
 517628348 +EDI: IIC9.COM Dec 28 2018 03:43:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,  
       St. Paul, MN 55164-0378  
 517827514 +EDI: IIC9.COM Dec 28 2018 03:43:00 IC Systems, PO Box 64378, Saint Paul, MN 55164-0378  
 517747833 +EDI: MID8.COM Dec 28 2018 03:43:00 Midland Funding LLC, PO Box 2011,  
       Warren, MI 48090-2011  
 517628350 +E-mail/Text: bankruptcy@onlineis.com Dec 27 2018 23:25:23 Online Collections, Po Box 1489,  
       Winterville, NC 28590-1489  
 517743028 EDI: PRA.COM Dec 28 2018 03:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
       Norfolk VA 23541  
 517693630 +EDI: DRIV.COM Dec 28 2018 03:43:00 SANTANDER CONSUMER USA, P.O. Box 560284,  
       Dallas, TX 75356-0284

District/off: 0312-2

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Form ID: 148

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Total Noticed: 58

Date Rcvd: Dec 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517628352 +E-mail/Text: bankruptcy@savit.com Dec 27 2018 23:25:45 SaVit Collection Agency,  
Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250  
517628351 +EDI: DRIV.COM Dec 28 2018 03:43:00 Santander Consumer USA, Po Box 961245,  
Ft Worth, TX 76161-0244  
517827521 +E-mail/Text: bankruptcy@savit.com Dec 27 2018 23:25:45 Savit Collection Agency,  
PO Box 250, East Brunswick, NJ 08816-0250  
517827522 +E-mail/Text: clientservices@simonsagency.com Dec 27 2018 23:25:35 Simon's Agency,  
4963 Wintersweet Dr., Liverpool, NY 13088-2176  
517628353 +E-mail/Text: clientservices@simonsagency.com Dec 27 2018 23:25:35 Simons Agency, Inc.,  
Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176  
517629486 +EDI: RMSC.COM Dec 28 2018 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517710332 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 27 2018 23:25:50  
U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Caliber Home Loans,  
13801 Wireless Way, Oklahoma City, OK 73134-2500  
517746326 +EDI: AIS.COM Dec 28 2018 03:43:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517827523 +EDI: WFFC.COM Dec 28 2018 03:43:00 Wells Fargo Bank, PO Box 14517,  
Des Moines, IA 50306-3517  
517655336 EDI: WFFC.COM Dec 28 2018 03:43:00 Wells Fargo Bank N.A.,  
1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700  
517719240 EDI: WFFC.COM Dec 28 2018 03:43:00 Wells Fargo Bank, N.A., 1000 Blue Gentian Road,  
Eagan MN 55121-7700  
517628354 +EDI: WFFC.COM Dec 28 2018 03:43:00 Wells Fargo Home Mor, Attn: Bankruptcy Department,  
8480 Stagecoach Cir., Frederick, MD 21701-4747

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517710331 U.S. Bank Trust, N.A., as Trustee for LSF9 Master  
517827500\* +Alejandro Pacheco, c/o David E. Gray, Esq., 9 Alexandria Drive,  
East Hanover, NJ 07936-2407  
517827502\* +Antonio Hernandez, 798 Mt. Prospect Ave., Apt. 3, Newark, NJ 07104-3223  
517827504\* +Artisan Bakers Group, LLC, c/o Indik & McNamara, 1100 Cornwall Road, Ste. 203,  
Monmouth Junction, NJ 08852-2441  
517827511\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA Card Services, N.A., 4161 Piedmont Parkway,  
Greensboro, NC 27410)  
517827508\* +Emamelle Ferreira Souza, 280 Keanry Ave., Apt. 3, Kearny, NJ 07032-2505  
517827510\* +Felipe Franca, 280 Keanry Ave., Apt. 2, Kearny, NJ 07032-2505  
517827512\* +Glenda Hernandez, 798 Mt. Prospect Ave., Apt. 2, Newark, NJ 07104-3223  
517827513\* +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378  
517827515\* +Karla Gomez & Dana's Restaurant, 798 Mt. Prospect Ave., 1st Floor, Newark, NJ 07104-3223  
517827516\* +Michael Ruane, 8 Maple Lane, Essex Fells, NJ 07021-1002  
517827517\* +Online Collections, PO Box 1489, Winterville, NC 28590-1489  
517827518\* +Pilar Benitez, 280 Keanry Ave., Apt. 1, Kearny, NJ 07032-2505  
517827519\* +Pressler, Felt & Washaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
517693632\* +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284  
517827520\* +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244

TOTALS: 1, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 148

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Total Noticed: 58

Date Rcvd: Dec 27, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2018 at the address(es) listed below:

Adam S. Kessler on behalf of Unknown Role Type 77 Palmer LLC akessler@kesslerlaw.com  
Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlrab@logs.com,  
njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank NA cwohlrab@logs.com,  
njbankruptcynotifications@logs.com  
David E. Sklar on behalf of Debtor MONICA KOSTADINOV dsklar@scuramealey.com,  
ecfbkfiling@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com  
David L. Stevens on behalf of Debtor MONICA KOSTADINOV dstevens@scuramealey.com,  
ecfbkfiling@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Laura M. Egerman on behalf of Creditor US Bank Trust , NA bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Rebecca Ann Solarz on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust  
rsolarz@kmillawgroup.com  
Steven P. Kelly on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master  
Participation Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12